

## The Towers of Silence.

Colonel Floyd Jones, writing from India to the *Military Service Journal*, gives an interesting description of the "Towers of Silence" near Bombay, and the Parsee mode of disposing of the dead. The Parsee is a devoted worshipper, and most of his prayers are offered at morning and evening, facing the sun. It is perhaps in consequence of this belief that he is so careful in preventing the pollution of the other elements, and that after death his body is placed in an open tower, usually on some eminence, where it is devoured by vultures. These open sepulchres have been appropriately named the "Towers of Silence." In every Parsee dwelling house there is an aperture in the upper or sleeping story, which is usually covered by a grating; but when a member of the household dies, his body is placed on a bier and lowered through the aperture to the ground floor, where it is cared for by a set of priests called Neer-sala, or death men, who prepare the body and clothe it entirely in white. Before the body is removed from the house, however, the forehead is smeared with a species of clarified butter, or "ghee," and the dog of the house admitted. Should the animal lick the butter, it is regarded as an omen of the departed's future happiness, but its refusal would signify perdition. The death men have no contact with the world at large, and on no account are they admitted to the house, as their presence would pollute it. Hence it is that the body is lowered to them, in order to make their entrance unnecessary. A procession is then formed, the friends of the dead following the priests to the Towers of Silence, on Malabar Hill. Arriving at the entrance of the grounds, the body is taken in charge by another set of priests, with long beards, who carry it to whichever of the five towers may be selected by the last set of priests. The body is taken through an aperture in the wall of the tower and deposited on a grating. There are three sets of these, one for men, signifying good deeds, one for women, representing good words, and one for children, indicating good thoughts. The clothing is then removed and torn into pieces, after which it is thrown into another tower and the bodies exposed to the vultures. In a few minutes the birds stripped all the flesh from the bones. Everything about the grounds is kept as neat as possible, and flowers grow in pretty gardens near the entrance. It is very curious that a religion which otherwise contains so much that is elevating should countenance a mode of burial at once so unnatural and repulsive.

## Tea-Drinkers' Diseases.

It is not a little curious that the diseases arising from the wrong use of tea should be met with in greater frequency in countries foreign to its growth. Recently in France, M. Eloy has reminded medical men how vast is the number of diseases owning an allegiance to the dominion of Queen Tea. The list of heading in M. Eloy's paper is well calculated to arouse attention, and we hope, to lead to some abatement of this widespread disorder. America and England are the two countries that are afflicted most with the maladies arising from the excessive consumption of tea. The general or nervous symptoms is a characteristic of "theism;" general excitation of the functions of the nervous system may be observed; or the weakness may be noted more especially in the brain as distinguished from the spinal cord. Perversion of the sense of hearing is not at all an uncommon symptom—patients hearing voices that have no real or objective. The irritability that overtakes women so frequently may sometimes be clearly traced to an excessive indulgence in afternoon tea. It is a mistake to suppose that it is the poor sempstress who is the chief sufferer from "theism." No doubt the tannin which tea has been standing long contains does a great amount of mischief, but the derangement that it causes hardly belongs to that class of diseases with which we are at present concerned. The habit of tea-drinking is one that grows on its victims like the similar ones of opium or alcohol. Taken in strict moderation, and with due precautions in the mode of preparation, tea is, like alcohol, a valuable stimulant; in its abuse there is also a certain analogy. There is hardly a morbid symptom which may not be traceable to tea as its cause.

## Some Millionaires.

At the opera the other night was a young newspaper man who knows a good many people. He sat in a free seat, attired in a borrowed dress suit, and with barely enough cash in his pockets to pay the ice cream and street-car fare for the elegant young lady of good family and fine accomplishments who had accepted his escort. Between the acts he begged to be excused, and retired for a few moments to the foyer, where he was seen in conversation with a large, plain-looking man and a handsome man with a brown mustache. "I don't like to speak of such things," he said to the young lady on returning to his seat, "as I think that boasting of one's wealth is about the most vulgar thing out. But it is a singular coincidence that while I was standing in the foyer just now two gentlemen came up and entered into conversation with me. As we were talking I happened to think that the three of us were worth four million and a half dollars."

"Indeed?" queried the lady, who had not known him long.

"Yes, Marshall Field is worth three millions, George Pullman one million, and I think I could manage to scare up the other half dollar myself."

*Chicago Herald.*

## Insurance Notices.

**Philadelphia Board of Underwriters**  
AGENTS for the Hawaiian Islands,  
C. BREWER & CO.

**Boston Board of Underwriters.**  
AGENTS for the Hawaiian Islands,  
C. BREWER & CO.

**F. A. SCHAEFER.**

Agent of Bremen Board of Underwriters.  
Agent of Dresden Board of Underwriters.  
Agent of Vienna Board of Underwriters.  
Claims against Insurance Companies within the jurisdiction of the above Boards of Underwriters will have to be certified to by the above Agent to make them valid.

**HAMBURG—BREMEN**  
Fire Insurance Company.

The undersigned having been appointed Agents of the above Company, are prepared to insure risks against fire on **Stone and Brick Buildings**, and on **Merchandise** stored therein, on the most favorable terms. For particulars apply at the office of F. A. SCHAEFER & CO.

**HAMBURG—MAGDEBURG**  
Fire Insurance Company.

—OF HAMBURG—  
**BUILDINGS, MERCHANTS, FURNITURE**  
and Machinery Insured against Fire on the most favorable terms.

**A. JAEGER.**  
Agent for the Hawaiian Islands.

**ORIENT**  
Insurance Company  
OF HARTFORD, CONNECTICUT.

CASH ASSETS JAN 1ST, 1884 : : \$1,411,894.41

Takes risks against Loss or Damage by Fire on Buildings, Merchandise, Machinery and Furniture on favorable terms. **A. JAEGER.**  
Agent for the Hawaiian Islands.

**WASHINGTON**  
FIRE AND MARINE INSURANCE CO.,  
OF BOSTON, MASSACHUSETTS.

Cash Assets Jan. 1st, 1884 : : \$1,695,550.34.

Takes Risks against Loss or Damage by Fire on Buildings, Merchandise, Machinery and Furniture on favorable terms. **A. JAEGER.**  
Agent for the Hawaiian Islands.

**The Hartford Fire Insurance Co.**

—HARTFORD, CONNECTICUT—

Assets Jan. 1, 1885, \$4,401,830.01.

Having established an agency at Honolulu for the Hawaiian Islands, the undersigned is prepared to accept risks against Fire on Buildings, Merchandise, Furniture, Machinery, on the most favorable terms. Losses promptly adjusted and payable here. **C. O. BERGER.**  
Agent for the Hawaiian Islands.

**GENERAL INSURANCE COMPANY**

For Sea, River & Land Transport

—OF DRESDEN—

Having established an Agency at Honolulu for the Hawaiian Islands, the undersigned General Agents, are authorized to take

Risks against the Danger of the Seas

—AT THE—

Most Reasonable Rates, and on the Most Favorable Terms.

**F. A. SCHAEFER & CO.**

Agents for the Hawaiian Islands.

**PRUSSIAN NATIONAL**

INSURANCE COMPANY,

—OF STETTIN—

[ESTABLISHED - 1847.]

Capital : : Reichsmarks 9,000,000.

The undersigned having been appointed agent of the above Company for the Hawaiian Islands is prepared to accept risks against Fire on Buildings, Furniture, Merchandise, Produce, Sugar Mills, &c., on the most favorable terms. Losses promptly adjusted and PAYABLE HERE.

**H. RIEMENSCHNEIDER.**

At Wilder & Co's.

**GERMAN LLOYD**

Marine Insurance Company,

—OF BERLIN—

**FORTUNA**

General Insurance Company,

—OF BERLIN—

The above Insurance Companies have established a General Agency here, and the undersigned, General Agents, are authorized to take

Risks against the Dangers of the Seas

at the Most Reasonable Rates, and on the Most Favorable Terms.

1185 ly F. A. SCHAEFER & CO., General Agents.



**A. JAEGER, Agent for the Hawaiian Islands.**

**The Liverpool & London & Globe**

INSURANCE CO.

ASSETS : : \$31,161,000

NET INCOME : : \$9,000,000

CLAIMS PAID : : \$88,714,000

Have established an agency in Honolulu for the Hawaiian Islands, and the undersigned are prepared to write risks against

**FIRE ON BUILDINGS,**

**MERCHANDISE & DWELLINGS**

On favorable terms. Dwelling Risks a Specialty. Detached dwellings and contents insured for a period of three years, for two premiums in advance. Losses promptly adjusted and payable here.

**CASTLE & COOKE**

**LIFE, FIRE AND MARINE**

Insurance Agents

—AGENTS FOR THE—

**New England Mutual Life Ins. Co.**

—OF BOSTON—

**Aetna Fire Insurance Company,**

—OF HARTFORD—

**Union Fire and Marine Ins. Co.**

—OF SAN FRANCISCO—

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## Insurance Notices.

## Insurance Notice

The Agent for the British Foreign Marine Insurance Company (Limited) has received instructions to **Reduce the Rates of Insurance** between Honolulu and Ports in the Pacific, and is now prepared to issue Policies at the lowest rates with a special reduction on freight per steamers.

**THEO. H. DAVIES.**  
1000 ly Agent Brit. For. Mar. Ins. Co., Limited.

## ACCIDENT DEPARTMENT!

**Pacific Mutual Life Ins. Co.,**

—OF CALIFORNIA—

Assets Dec. 31st, 1884, \$1,263,000

33 Policies issued against Accident for one day up to one year.

**S. G. WILDER, Agent.**

## Mutual Life Insurance Company,

—OF NEW YORK—

ASSETS DEC. 31st, 1884, : : \$103,876,178.51

42 Policies issued on the Life, Term Life and Endowment Plan.

**S. G. WILDER, Agent.**

## Northern Assurance Company.

[ESTABLISHED 1836.]

Accumulated Funds : : : : \$3,000,000

The agent of this Company in Honolulu has received instructions to

## Reduce the Rates of Life Insurance

In this country to a minimum rate, without any extra premium for residence in the Hawaiian Islands.

Among the principal advantages attaching to a Life Policy in the "NORTHERN," attention is specially drawn to the following:

**SURRENDER VALUES** of Lapsed Policies are held at the disposal of the Assured for Six Years.

**IMMEDIATE PAYMENT** of Claims, without deduction of discount.

**ABOLITION** of restrictions on Foreign Travel and Residence.

**THEO. H. DAVIES.**  
AGENT.

## THE PACIFIC MUTUAL

Life Insurance Company,

—OF CALIFORNIA—

Desire to call the particular attention of every body to their

## Tontine Investment Policies

Which contain the "Indisputable Clause,"

No Restriction on Travel or Residence,

Free from Danger of Forfeiture;

—ALSO THE—

**Deposit Endowment Policy**

—AND THE—

**Mutual Investment Policy.**

This is one of the most reliable Companies extant; has no superior, and few equals. Settles all Claims promptly; acts honestly and fairly by all.

For further information, write to, or call on

**R. W. LAINE.**

General Agent for the Hawaiian Islands

## TRANS - - - ATLANTIC

Fire Insurance Company,

—OF HAMBURG—

Capital of the Co. and Reserve, Reichs 6,000,000

Capital their Re-Insurance Companies, 101,650,000

Total : : : : Reichsmark 107,650,000

## NORTH GERMAN

Fire Insurance Company,

—OF HAMBURG—

Capital of the Co. & Reserve Reichs 8,800,000

Capital their Re-Insurance Companies 35,000,000

Total : : : : Reichsmark 43,800,000

The undersigned, General Agents of the above three Companies for the Hawaiian Islands, are prepared to insure Buildings, Furniture, Merchandise and Produce, Machinery, &c., also Sugar and Rice Mills, and vessels in the harbor, against loss or damage by fire on the most favorable terms.

**H. JACKEFELD & CO.**

1095 ly

## THE EQUITABLE

Life Assurance Society

—OF THE UNITED STATES—

120 Broadway, New York.

(ESTABLISHED IN 1859.)

Issues Policies on all the best Plans, among which are to be found many new departures, containing features not yet in use in other companies, aiming to the comfort and security of the POLICY HOLDERS.

This Company may be safely called the Pioneer in most of the important Insurance reforms, and for this reason as well as many others, it now transacts the largest yearly business done by any one company in the world. Policies are both

## NON-FORFEITABLE AND INDISPOTABLE.

Assets, January 1, 1886 : : \$6,553,387 50

LIABILITIES, 4 per cent. valuation : : \$2,691,148 37

Surplus : : : : \$13,862,239 13

(Surplus on N. Y. Standard 4 per cent. interest, \$17,495,329 40.)

New Assurance in 1885 : : \$9,011,378 00

Outstanding Assurance : : \$57,335,246 00

Total Paid Policyholders in 1885 : : 7,138,689 05

Paid Policyholders since organization : : 88,211,175 63

Income : : : : 16,590,053 13

Insurance issued on all approved plans.

**Alex. J. Cartwright,**

General Agent for Hawaiian Islands

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## Insurance Notices.

**NORTH BRITISH AND MERCANTILE**

Insurance Company

—OF—

**LONDON AND EDINBURGH**

ESTABLISHED 1869.

Resources of the Company as at Dec. 31, 1885:

1—Authorized Capital : : : : \$2,000,000

2—Subscribed : : : : 2,500,000

3—Paid up : : : : 625,000

4—Fire Fund and Reserves as at Dec. 31, 1885 : : 1,386,428

5—Life and Annuity Funds : : 4,292,488

6—Revenue Fire Branch : : 1,238,233

7—Revenue Life & Annuity Branches : : 550,621

**ED. HOFFSCHLAGER & CO.,**

1097 ly Agents for the Hawaiian Islands.

## SPAYING CATTLE!

RANCHERS WISHING to have Cattle spayed, will do well to call on A. GRAMBERG, who has been very successful in Spaying, on these Islands, and can furnish numerous testimonials. He will insure loss if desired, and charges moderate. Persons wishing to learn how to spay, will find him willing to show them.

Please address A. GRAMBERG, Care Jurgen Wolter, 124 Fort St., Honolulu.

1116 Sm

## POSTER WORK OF EVERY

description at the GAZETTE OFFICE.

## New Advertisements.

## New Advertisements.

## Foreign Advertisements.

## TEMPLE OF FASHION

NOS. 63 AND 65 FORT STREET,

(OPPOSITE IRWIN & CO'S.)

## SPECIAL NOTICE!

## GREAT CLOSING OUT SALE!

Everything Must be Sold up to the 31st of December.

OUR ENTIRE STOCK, CONSISTING OF

Gent's, Boy's, Youths' & Children's Clothing

Dry Goods, Fancy Goods,

House Furnishing Goods

GENT'S FURNISHING GOODS,

HATS AND CAPS.

Ladies', Men's, Misses' Children's & Shoes

LADIES', MISSES', CHILDRENS', AND INFANTS'

UNDERWEAR,

Trunks, Valises, Satchels, Etc.,

Will be Sold at Cost Price

NO HUMBUG!

We guarantee great inducements to buyers; we also beg to state, that Auction Sales will take place every Saturday night up to the 31st of December next.

## S. COHN &amp; CO.

1128 ly

Insurance Notices.

## Equitable Life Assurance Society

OF THE UNITED STATES.

From the beginning, the Equitable has been the pioneer in all reforms affecting the security, convenience, and advantage of policy holders. It was the first company to issue incontestable policies; the first to make such policies payable immediately, instead of after the delay of a stipulated number of months; the first to simplify the policy contract, and remove from the business technical and confusing complications; the first to apply the Tontine principle to life assurance; and the first to issue a policy guaranteeing the payment of the entire reserve and a full share of the accumulated profits to each policy holder at the end of a stipulated period. The first to introduce the Semi-Tontine policy, which, in addition to all the ultimate advantages secured under the Tontine system, is a "non-forfeiting," and has a surrender value during its earlier years.

During the twenty-six years and a half of its history, it has written \$105,000,000 more of assurance than any other company during the same period!

No other company has approached the Equitable in the success achieved and surplus accumulated, and the results of management in the past furnish the best guarantee for the future, to intending assurers.

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Liabilities, 4 per cent. valuation : : \$2,691,148 37

Surplus : : : : \$13,862,239 13

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